

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Frank D. Tuttle	Group Art Unit: 3692
Application No.: 09/518,837	Examiner: Frantzy Poinvil
Filed: 03/03/2000	Attorney Docket No.: 800470
Title: Loan Compliance Auditing System and Method	

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111**Introductory Comments**

Dear Sir:

The following is a response to the Office Communication of November 9, 2007. In that Office Communication, the Office objected to claims 1, 2, 10, 25, 43 and 44, rejected all applicant's claims 1-46 under 35 U.S.C. § 112, and rejected claims 23, 24 and 46 under 35 U.S.C. § 101. Applicant has amended claims 1, 2, 10, 25, 43 and 44 as suggested by the Office to traverse the claim objections and to enable allowance of the application. Applicant has also amended claims 1, 2, 4, 5, 14, 16, 22, 25, 32, 43 and 44 as suggested by the Office to traverse the claim rejections under 35 U.S.C. § 112 and to enable allowance of the application. In response to the claim rejections under 35 U.S.C. § 101, Applicant has amended claims 23, 24 and 46 to traverse the rejections and to enable allowance of the application.